

For:
Age: 60
Underwriting Class: Female, Standard
Minimum LTC Duration: 7 Years

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	LTC Reimbursement Benefit Limits (2)		
					3% Compound Interest		
					Total	Annual	Monthly
1	60	50,000	40,000	94,400	154,743	20,195	1,683
2	61	0	40,000	91,600	159,386	20,801	1,733
3	62	0	40,000	89,200	164,167	21,425	1,785
4	63	0	40,000	86,800	169,092	22,068	1,839
5	64	0	40,000	84,400	174,165	22,730	1,894
6	65	0	40,000	82,000	179,390	23,412	1,951
7	66	0	40,000	80,000	184,772	24,114	2,009
8	67	0	40,000	78,000	190,315	24,837	2,070
9	68	0	40,000	75,600	196,024	25,582	2,132
10	69	0	40,000	74,000	201,905	26,350	2,196
11	70	0	40,000	72,000	207,962	27,140	2,262
12	71	0	40,000	70,000	214,201	27,955	2,330
13	72	0	40,000	68,400	220,627	28,793	2,399
14	73	0	40,000	66,800	227,246	29,657	2,471
15	74	0	40,000	65,200	234,063	30,547	2,546
16	75	0	40,000	63,600	241,085	31,463	2,622
17	76	0	40,000	62,400	248,318	32,407	2,701
18	77	0	40,000	60,800	255,767	33,379	2,782
19	78	0	40,000	60,585	263,440	34,381	2,865
20	79	0	40,000	60,585	271,344	35,412	2,951
21	80	0	40,000	60,585	279,484	36,474	3,040
22	81	0	40,000	60,585	287,868	37,569	3,131
23	82	0	40,000	60,585	296,504	38,696	3,225
24	83	0	40,000	60,585	305,400	39,857	3,321
25	84	0	40,000	60,585	314,562	41,052	3,421
26	85	0	40,000	60,585	323,998	42,284	3,524
27	86	0	40,000	60,585	333,718	43,552	3,629
28	87	0	40,000	60,585	343,730	44,859	3,738
29	88	0	40,000	60,585	354,042	46,205	3,850
30	89	0	40,000	60,585	364,663	47,591	3,966
31	90	0	40,000	60,585	375,603	49,019	4,085
32	91	0	40,000	60,585	386,871	50,489	4,207
33	92	0	40,000	60,585	398,477	52,004	4,334
34	93	0	40,000	60,585	410,431	53,564	4,464
35	94	0	40,000	60,585	422,744	55,171	4,598
40	99	0	40,000	60,585	490,077	63,958	5,330
45	104	0	40,000	60,585	568,133	74,145	6,179
50	109	0	40,000	60,585	658,622	85,954	7,163
55	114	0	40,000	60,585	763,523	99,645	8,304
60	119	0	40,000	60,585	885,133	115,515	9,626

(1) Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date.

(2) Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

(3) Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.